

UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK

In re: X

Chester J. Gardineer and
Christina M. Gardineer,

Chapter 13
Case No. 17-40001(CGM)

Debtor(s).
_____X

**ORDER TO AVOID JUDICIAL LIENS ON REAL ESTATE PURSUANT TO
11 U.S.C. § 522(f) AND 11 U.S.C. § 105**

Upon the application of the debtors to avoid the liens of the respondents, sworn to on the 13th day of January, 2017 and the hearing conducted and held on the 4th day of April, 2017, which hearing was unopposed by the judgment creditors, and after having given due consideration to the proofs submitted, the motion to vacate the judgment liens of:

Citibank, N.A. and Synchrony Bank against the debtors is hereby sustained. It is hereby

ORDERED that the judicial liens held by:

Citibank, N.A. and recorded with the Clerk of Putnam County on the 21st of September, 2015, in Document # 1400467, in the amount of \$7,503.03; and

Synchrony Bank and recorded with the Clerk of Putnam County on the 18th day of February, 2016 in Document # 1400064, in the amount of \$6,248.63, in and on the debtors' residential real estate at 27 Ryan Court, Mahopac, New York 10541, be hereby avoided, vacated and canceled; and it is further

ORDERED that the Clerk of Putnam County shall take all steps necessary and appropriate to release the said judicial liens and remove them from the local judgment index.

Dated: April 10, 2017
Poughkeepsie, New York



/s/ Cecelia G. Morris

Hon. Cecelia G. Morris
Chief U.S. Bankruptcy Judge